

## Vessey & Company, Inc. Benefits

	Plan II	
	Mexico	MEC Plus Plan
<b>Annual Deductible</b>		
Per Person	N/A	N/A
Per Family	N/A	N/A
Maximum out of pocket	N/A	N/A
Calendar Year Maximum Benefit	\$25,000	\$25,000 (Mexico)
<b>Professional Services</b>		
Medical Treatment (Office) *9 visits maximum any combination, not to exceed 3 Specialist visits	\$5 co-pay	\$20 co-pay*
Specialist (Office) Benefit includes lab & x-ray in office	\$10 co-pay	\$40 co-pay* 3 visit maximum
Urgent Care Facility/Service	\$20 co-pay	\$50 co-pay*
Outpatient Lab & X-Ray	\$10 co-pay	Plan pays 80% 3 visit maximum
Preventative Services – Child & Adult	100%	100%
Pediatric Dental & Vision	N/A	ACA Required
<b>Outpatient Services</b>		
Outpatient Surgeon Benefits	Plan pays 80%	Not Covered
MRI/PET/CT Scan Free Standing Facility Only	Plan pays 80%	Plan pays 80% 1 test maximum
Ultrasound/mammogram	\$25 co-pay	
<b>Emergency Services</b>		
Emergency Room	\$25 co-pay Plan pays 80%	\$25,000 Calendar Year Max Benefit Emergency Only
Ambulance	Plan pays 80%	
<b>Hospital Benefits</b>		
Inpatient	\$75 co-pay, Plan pays 80%	
Inpatient Professional Services	Plan pays 80%	\$1,000 Ded + 140% of Medicare Allowed
Maternity & Newborn Care 48 hours following a vaginal delivery 96 hours following a cesarean delivery	Same as any other illness	
Mental Inpatient	N/A	
<b>Additional Outpatient Services</b>		
Skilled Nursing	N/A	N/A
Chiropractic/Acupuncture Services	N/A	N/A
Physical/Occupational Services (Medical Necessity)	N/A	N/A
Rehabilitation Services	N/A	N/A
Mental Outpatient	N/A	N/A
Substance Abuse Outpatient (12 visit maximum)	N/A	N/A
Durable Medical Equipment	N/A	N/A
<b>Prescriptions</b>		
Generic **10 Rx maximum, not to exceed 5 Brand	\$5.00 co-pay	\$5.00 co-pay**
Brand Formulary	\$10.00 co-pay	\$30.00 co-pay** 5 Rx Max
Brand Non-Formulary	50%	N/A
Maintenance Meds	\$15 co-pay	\$15 co-pay
Specialty	N/A	N/A

Minimum Essential Coverage & Mexico Panel included in all plans. Panel offered in Mexicali, B.C., San Luis, R.C., Sonora and Tijuana, B.C.

**LIFE INSURANCE**

<b>TYPE OF COVERAGE</b>	<b>BENEFIT</b>
<b>Employee Life</b>	\$5,000.00
Benefits reduce 65% at age 65; 45% at age 70; 30% at age 75; Terminates at retirement.	
<b>Accidental Death &amp; Dismemberment</b>	
Maximum Employee Benefit	\$5,000.00